

**Information to identify the case:**

Debtor 1	Nicola DeSanctis		Social Security number or ITIN xxx-xx-2431
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN ----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 21-14457-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicola DeSanctis

5/1/25

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicola DeSanctis  
Debtor

Case No. 21-14457-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 01, 2025

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Nicola DeSanctis, 3938 SE 9th Court, Cape Coral, FL 33904-5213
r	+ Cathy Ades Real Estate, LLC, 369 Monmouth Road, West Long Branch, NJ 07764-1205
519224795	+ American Heritage Federal Credit Union, 3110 Grant Ave, Philadelphia, PA 19114-2542
519224821	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519224820	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519235587	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519224827	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 01 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 01 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519224794	+ Email/Text: jvalencia@amhfcu.org	May 01 2025 20:53:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
519224796	^ MEBN	May 01 2025 20:50:57	Atlantic Capital Bank, Attn: Bankruptcy, Po Box 550889, Atlanta, GA 30355-3389
519224799	EDI: BANKAMER	May 02 2025 00:41:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519224800	+ EDI: BANKAMER	May 02 2025 00:41:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519224798	+ EDI: BANKAMER	May 02 2025 00:41:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519262612	+ EDI: BANKAMER2	May 02 2025 00:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519224801	+ EDI: CAPITALONE.COM	May 02 2025 00:41:00	Cap1/l&t, Po Box 31293, Salt Lake City, UT 84131-0293
519224802	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 21:05:41	Capital Bank N.A., One Church Street, Suite 100, Rockville, MD 20850-4158
519224803	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 21:16:20	Capital Bank N.A., 101 Crossways Park West, Woodbury, NY 11797-2020
519224804	+ EDI: CAPITALONE.COM	May 02 2025 00:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519224805	+ EDI: CAPITALONE.COM	May 02 2025 00:41:00	Capital One, Po Box 31293, Salt Lake City, UT

District/off: 0312-3

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519224808	+ EDI: JPMORGANCHASE	May 02 2025 00:41:00	84131-0293 Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
519224807	+ EDI: JPMORGANCHASE	May 02 2025 00:41:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
519224809	EDI: CITICORP	May 02 2025 00:41:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
519224810	+ EDI: CITICORP	May 02 2025 00:41:00	Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
519224811	+ EDI: CITICORP	May 02 2025 00:41:00	Citi/L.L. Bean, Po Box 6497, Sioux Falls, SD 57117-6497
519275915	EDI: CITICORP	May 02 2025 00:41:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519224813	+ EDI: CITICORP	May 02 2025 00:41:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519224812	+ EDI: CITICORP	May 02 2025 00:41:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519267507	+ Email/Text: bankruptcydesk@colonialsavings.com	May 01 2025 20:53:00	Colonial Savings, Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
519224814	+ Email/Text: bankruptcydesk@colonialsavings.com	May 01 2025 20:53:00	Colonial Savings & Loans, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
519224815	+ Email/Text: bankruptcydesk@colonialsavings.com	May 01 2025 20:53:00	Colonial Savings & Loans, P O Box 2988, Fort Worth, TX 76113-2988
519224817	EDI: DISCOVER	May 02 2025 00:41:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519228993	EDI: DISCOVER	May 02 2025 00:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519228723	+ EDI: DISCOVER	May 02 2025 00:41:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519224816	+ EDI: DISCOVER	May 02 2025 00:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519224819	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	May 01 2025 20:53:00	EnerBankUSA, 1245 E Brickyard, Salt Lake City, UT 84106-2559
519224818	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	May 01 2025 20:53:00	EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
519224822	Email/Text: reports@halstedfinancial.com	May 01 2025 20:52:00	Halsted Financial Serv, P.o. Box 828, Skokie, IL 60077
519224823	EDI: IRS.COM	May 02 2025 00:41:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519253559	+ Email/Text: RASEBN@raslg.com	May 01 2025 20:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519224824	+ EDI: CAPITALONE.COM	May 02 2025 00:41:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519224825	+ EDI: CAPITALONE.COM	May 02 2025 00:41:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519224826	EDI: CITICORP	May 02 2025 00:41:00	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
519264811	EDI: PRA.COM	May 02 2025 00:41:00	Portfolio Recovery Associates, LLC, c/o The

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519224797	Email/Text: bankruptcy@self.inc	May 01 2025 20:52:00	Home Depot, POB 41067, Norfolk VA 23541
519224829	+ EDI: SYNC	May 02 2025 00:41:00	Atlantic Capital Bank, 515 Congress Ave, Austin, TX 78701
519224828	+ EDI: SYNC	May 02 2025 00:41:00	Syncb/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
519224831	+ EDI: AISACG.COM	May 02 2025 00:41:00	Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519224832	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519224833	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519224834	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
519224836	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
519224835	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519224837	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519224838	+ EDI: SYNC	May 02 2025 00:41:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
519248168	+ Email/Text: bncmail@w-legal.com	May 01 2025 20:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519224840	+ EDI: WTRRNBNK.COM	May 02 2025 00:41:00	Target, Po Box 673, Minneapolis, MN 55440-0673
519224839	+ EDI: WTRRNBNK.COM	May 02 2025 00:41:00	Target, c/o Financial & Retail Svrs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519224841	^ MEBN	May 01 2025 20:52:20	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
519256487	^ MEBN	May 01 2025 20:52:27	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519838639	+ Email/Text: EBN@edfinancial.com	May 01 2025 20:52:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
519224842	^ MEBN	May 01 2025 20:51:05	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
519224843	+ EDI: CITICORP	May 02 2025 00:41:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
519224844	EDI: CITICORP	May 02 2025 00:41:00	Visa Dept Store National Bank, 911 Duke Blvd, Mason, OH 45040
519239947	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 01 2025 21:06:10	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519224845	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 01 2025 21:05:34	Wells Fargo Home Projects, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
519224846	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 01 2025 21:05:50	Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 60

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519224806		Capital One Bank Usa N
519224830		Syncb/walmart
519226772	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519267871	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519273921	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of U.S. Trustee U.S. Trustee dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Colonial Savings F.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert Cameron Legg	on behalf of Debtor Nicola DeSanctis courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6